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About Moneris Solutions USA



Processing Over 3 Billion Credit & Debit Transactions Per Year

Moneris: A Company with Strength, Pedigree, and the Most Diverse Services in the Industry

Moneris Solutions® was established in December of 2000 as a joint investment between the Royal Bank of Canada and the Bank of Montreal. Moneris' U.S. operations are based out of Schaumburg, IL, and were originally known as Harris Bank Merchant Services/The Charge-It System.

The Royal Bank of Canada is Canada's largest financial institution operating under the brand name RBC Financial with over 60,000 employees and more than 12,000,000 personal, business, and public sector clients in over 30 countries.

The Bank of Montreal is one of the largest financial institutions in North America. The BMO Financial Group, has more than 1,100 bank branches with over 7,000,000 personal and commercial customers throughout Canada and the United States.

Consequently, Moneris has the parentage and staying power fundamentally necessary for providing the highest quality merchant services solutions in North America.

Moneris processes more than 3 billion credit and debit card transactions a year, for over 350,000 merchant locations across North America. These transactions originate from cards, the Internet, and point of sale terminals. Additionally, Moneris designs and deploys proprietary turnkey solutions for retail, business to business, and business to government merchants.

Moneris owns and operates its own payment processing and technology development platforms in addition to subsequent back office processing relationships with both First Data and TSYS in the U.S.

Moneris has built its reputation on its quality of services, personal attention to client needs, and the trust our customers have in us. Our clients know what they want and expect from us...and they always have and always will get it. But don't take our word for it, read our client history and testimonials. No one can tell you more about what we do than the people we've served.

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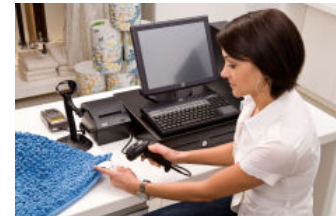
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